

Local Items

All About Our Town And Its People

Edgar A. Davy left Monday for Ionia.

Charles Luce went to Ionia last Friday.

H. W. Baxter went to Big Rapids Saturday.

Fred Riggs made a business trip to Lansing Tuesday.

Mrs. Ellen Williams went to Grand Rapids Saturday.

M. S. Boss made a business trip to Alto last Saturday.

A. C. Loyer made a business trip to Big Rapids Tuesday.

B. E. Nicklin was in Grand Rapids Saturday and Sunday.

Mrs. Louise Miller was a Grand Rapids visitor Saturday.

Miss Winnifred Evans was in Grand Rapids Saturday.

Miss Edith Lunn was in Ionia Friday on a business trip.

Stewart Hayden of Grand Rapids was in the city Monday.

Miss D. Yoemans visited her people in Manton this week.

Lester L. Beebe went to St. Louis Saturday for a few days' visit.

Allan Kimberly was up from Ionia last Thursday to spend the day.

Miss Cecil Sweet was in Reed City over Sunday visiting her people.

Miss Lydia Green left Monday for Escanaba to remain for a week.

Miss Mary Bupala went to Newaygo for a week's visit with relatives.

Edith Stonehouse went to Bellaire for a visit of a week with relatives.

Mr. and Mrs. J. W. Slocum left Saturday for a week's visit in Sand Lake.

John Lewis has been home from Ashley a few days on account of illness.

Miss Ruth Calder left for a visit with relatives in South Boardman on Friday.

Frank W. Guild of Muir was the guest of his son, Roy Guild, over Sunday.

Leon G. Forman attended the Michigan conference in Grand Rapids last week.

Mrs. Naomi Hazell of Flint has been visiting friends in the city for several days.

Elwood Rockefeller was in Grand Rapids last Saturday on business for the box factory.

Mrs. Chas. Davis and Mrs. Alvin Davis went to Grand Rapids Friday to visit friends.

Mrs. Thomas Love of Greenville was the guest of Mr. and Mrs. Henry Baldwin Monday.

Mrs. W. F. Shaw of Greenville was the guest of Mr. and Mrs. James Dennis over Sunday.

Fred Riggs, who has been living in Traverse City the past summer, is visiting relatives here.

Ray Beach of Grand Rapids was the guest of his sister, Mrs. E. R. Ostrander, over Sunday.

Mrs. Addie Riker of Sheridan visited her daughter and other relatives and friends over Sunday.

Miss Edith Austin went to Ionia Monday to work in the office of the Hayes furniture factory.

Gertie Lavery, who was the guest of Mrs. J. W. King, returned home to Lakeview Saturday.

Mrs. G. Truesdale, who has been the guest of friends, returned home to Greenville Tuesday.

E. Luno left Monday for Lapeer to begin work in the Clarion office on the linotype machine.

Mr. and Mrs. Thos. G. Stevenson of Ionia were week-end guests of Mrs. Margaret Peck.

Frank Owen was called to St. Louis Saturday on account of the sickness of his father.

Miss Gladys White, who had been visiting relatives and friends, returned to Casnovia Monday.

Mr. and Mrs. George James of Stanwood were the guests of Eli and Elmer Lowden over Sunday.

Mrs. Maria Burghoff of Chicago is with her sister, Mrs. D. C. Crawford at the Crawford farm.

Mrs. F. A. Palmer of Jackson is the guest this week of Mr. and Mrs. Eli Kendall and other relatives.

Miss Tillie Zimmer of Grand Rapids was an over Sunday guest of Daisy Crawford at the Crawford farm.

Frank Baldwin has a whole lot of friends who do not recognize him since being bereft of his mustache.

Mrs. Jennie E. Chapman went to Grand Rapids after an extended visit here with Mr. and Mrs. Shelley Chapman.

Mrs. Edith Kerr, buyer for Foreman & Co., Rochester, N. Y., has been visiting her friend, Miss Daisy Crawford.

Elizabeth McCormick left Saturday for Birch Run, being called there on account of the sickness of a relative.

Mr. and Mrs. Art Corey have been visiting his mother in Fowlerville for several days. They went there Saturday.

Miss Alice Lowe of Greenville was the guest last week of Mrs. Hattie Wakeman and Mr. and Mrs. George Thomas.

Mrs. Lizzie Campbell, who was the week-end guest of Mr. and Mrs. Chas. Coon, returned home to Grand Rapids Monday.

Mrs. Alice Hanna of Birmingham has been the guest of Mr. and George Barton. She left on her return home Monday.

Mrs. Lily Armstead, who had been the guest of Mr. and Mrs. Hanly Waldron, returned to Grand Rapids Saturday.

Mrs. Wm. Wagner returned to Grand Rapids Friday, after a week's visit at Wheeler Pond's and Lavern Taylor's.

Daniel Rich returned to Howard City Monday. He had been visiting his brother-in-law, Henry Dibble, over Sunday.

Mrs. A. D. Roell returned to West Branch Friday, after visiting her daughter, Miss Mamie Roell for a few days.

Miss Roxey Beemer, who has been visiting her sister, Miss Retta Beemer, and other friends and relatives here for a week, returned to Detroit Saturday. Miss Beemer has recently returned from Los Angeles, where she has been for several years and expects to make her home in Detroit. She was formerly a resident here.

A lady visiting friends says, "Parisian Sage is the best hair treatment I ever used. It keeps the scalp clean, prevents hair falling and stops itching." Wortley & French sell it on money back plan.—adv.

Mr. and Mrs. R. W. McKibben returned Saturday from a visit with friends in Perrinton, Pompei, Middleton and Greenville.

Miss Lena Sparks returned to Cleveland to resume her work in the hospital after a few weeks' visit with her people here.

Mrs. Lillian Signall was in Big Rapids over Sunday. She went to visit her daughter, Lillian, who is attending school there.

Edwin Dorr returned Friday from his visit at Manchester and other places in Washtenaw county, where he lived when a young man.

H. S. Jenks of Scottville left last Friday on his return home, after visiting at Dell Jenks' and other relatives in this part of Michigan.

Mrs. Charles Moore and Mrs. O. J. Brown and children, Elizabeth and Adeline, were in Greenville last Friday to spend the day with relatives.

A. W. Howard and Al Simmons completed a job of painting the fine lumber and shingle warehouse of the Belding Lumber company last week.

Earl Price left for Des Moines, Iowa Thursday to finish his course of study and instruction in osteopathy. He recently returned from Ann Arbor.

The sisters of Mrs. Ray Waldo, Clara and Emma Erickson, who had been her guests, returned home, the former to Alpena and the latter to Detroit.

Mr. and Mrs. Mason Norton returned home to Big Rapids Thursday. They had been visiting at Clarence Hoyt's and Geo. W. Cota's for a couple of weeks.

Mrs. J. L. Reynolds left last Thursday to go to Blanchard for a visit and from there she may go to Boyne City. She expects to be away for some time.

W. B. Reed and J. B. Arnwine returned last Friday from Detroit, where they had been to see their children, Mr. and Mrs. Geo. Y. Reed for a week.

Miss Irma Stewart had the misfortune to lose her glasses between Mrs. Brooks' boarding house and the silk mill recently. Her adv. appears in the want column.

Mr. and Mrs. Fred Primal of Detroit were guests of Mr. and Mrs. George Ravell last week. They came to attend the funeral of Frank Primal in Greenville.

Mr. and Mrs. Wm. Fell, who were guests of their daughter, Mrs. Geo. W. Holmes, returned to Detroit last Friday, very much pleased with their visit to this city.

Eugene Bunce returned to his farm at Vestaburg Friday to secure his bean crop, which was out in the rain storm after they had been pulled and just ready to be hoisted.

Mrs. Mary Moore is the guest of her sister, Mrs. G. M. Blett. She recently arrived from Allegan, where she had been visiting. Mrs. Moore formerly lived in Belmont.

Mrs. Lena McCoubrey returned from North Adams, Mass., where she has been for the past two years, Saturday. She has nearly recovered from the operation which she was obliged to undergo there. She will move into her home, 405 Center street, as soon as it is vacated by Mr. and Mrs. Ed. Butler.

Mrs. Ann Smith returned home to Ionia Monday. She had been visiting at E. E. Campbell's and M. L. Osterhout's a few days. Mrs. Smith is the mother of K. R. Smith and is 91 years old and quite lively for a woman of her advanced years.

Miss Elsie French accompanied her mother, Mrs. Charlotte French to Grand Rapids Friday. Mrs. French expects to return home to Morley, after a visit in Grand Rapids.

Miss Kittie Lessiter, who has been taking a business course in the McLachlan business college in Grand Rapids, has accepted a position in the stock room at the Richardson silk mill.

Mrs. Laura Clemons returned Saturday from Grand Rapids, where she had been visiting her brother, Alvin Porter. Mrs. Clemons is expecting to spend the winter in St. Petersburg, Florida.

Raymond W. Noddins of Orleans has gone to Lansing to take a course in the M. A. C. and Harry Holmes and Clayton Steele of this city left Friday for Ann Arbor to pursue their studies there.

Mr. and Mrs. Floyd L. Green were in Grand Rapids visiting Mr. and Mrs. Frank Phillips over Sunday. Mr. Phillips' little boy was quite badly hurt by an auto running onto him last Friday.

Mrs. Anna Barber of Perry, Iowa and Mrs. Sophia Martin of Barryton, who were guests several days of Mr. and Mrs. Wm. Ort, left Tuesday for Barryton, where Mrs. Barber will visit before returning home.

Regular meeting of Doric Chapter No. 75 will be held in the Masonic hall, Tuesday, October 10, with afternoon session at 2:30, sharp, supper at 8:30, and evening session at 8 o'clock. All members are urged to be present.

Archie Chickering went to Greenville Friday to get his car which he had placed in the garage there. He says he has run his car over 15,000 miles since he purchased it and this was the first general overhauling it has had. All of its parts were found in good condition.

Mr. and Mrs. J. T. Noble were in Lowell visiting their daughter, Mrs. Lyle Dennick, over Sunday. They received a cablegram last Saturday stating that Herbert was getting along nicely. Mrs. Noble had made up her mind to go to Liverpool where he is in the hospital, but the favorable news caused her to change her mind.

Mr. and Mrs. Stevenson Burley, who came here to visit Mrs. Isaac Withrow were called back home to Sarnia Friday on account of the death of a relative. Mr. and Mrs. Jefferson McConnell, Mrs. John Carrel of Sandusky, Ohio, and Mrs. Will Cornwell of Detroit were recent guests of the Withrows. They were on a motor trip and came here for a day's visit.

Miss Daisy Crawford, who has been spending the summer with her parents and brother, George C. Crawford, at the Crawford farm, and visiting friends in Ionia, Grand Rapids, Lansing, Detroit, returned to her home in New York City, Tuesday, stopping enroute in Detroit, Cleveland, Buffalo and Rochester to visit relatives and friends. She expects to reach home, November 1, to resume her duties as private secretary to John B. Trevor, international lawyer.

LOOK!

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For example—on Class C.

.08	.24	.40	.56	.72	.88	1.04	1.20	1.36	1.52	1.68	1.84	2.00
2.00	1.84	1.68	1.52	1.36	1.20	1.04	.88	.72	.56	.40	.24	.08
.08	.24	.40	.56	.72	.88	1.04	1.20	1.36	1.52	1.68	1.84	2.00
2.00	1.84	1.68	1.52	1.36	1.20	1.04	.88	.72	.56	.40	.24	.08

You can start in this class by paying any one of the above amounts. The next week you pay any one of the remaining amounts, and so on for fifty-two consecutive weeks, at which time your card will have been completed and you will have to your credit \$54.89.

The Peoples Savings Bank

Talks on Thrift

Your Business Ability

Thirty per cent of the men who fail in business do so because they lack the "know how." They have no business ability. In the previous talk we have endeavored to show that the first essential when a man enters in business and borrows money, or seeks credit, is business character, and that this character is more than honesty. Of all risky credit, the worst is that which has merely honesty back of it. However honest a man may be, if he lacks the ability to "make good" he cannot pay; for good intentions pay no debts. Banks are turning down loans by the hundred that are backed by honesty only. The world is full of honest men—so honest that they wouldn't take a paper from a new stand, or ride in a trolley gratis, but are down and out because they lacked the ability to make a business go.

We put no discount upon the important element of honesty, but logic will quickly demonstrate that unless back of honesty there is ability the enterprise is sure to fail. Many a business has been left in a healthy state by a father to a son, only to go to pieces because the son did not inherit the father's ability and could not see that it was necessary to buy or acquire it.

Therefore the second thing the banker expects to find in your business life is business ability. This is easily demonstrated by your past performances. Your advertising, your store, your dress, your bank account, your energy, your delivery wagon,—all carry evidence of how well you can do. Many a business man has been asking out a miserable existence, sitting around, waiting for something to turn up, hoping something will come to the town to make business better, having ten places for every dollar he gets his hands on, half fed and poorly clothed, honest to the core, but lacking the push to make a business succeed. The banker will not lend to such a fellow. He lacks the essential element of "go."

You may argue that ability is inherited, or that it comes from education, and excuse yourself. Bosh! Every man gets the education he wants, if not in school, then by himself. If you haven't ability and can't acquire it, you can buy it in the other fellow. Brains are always for sale—at a price. And the man who lacks business ability, and cannot see the necessity of applying himself to acquire it, and has no money to buy it (many great men have been made so by the crowd they gathered around them) had better not be a seeker of credit at a well managed bank, for out of such loans come the losses.

Capitalize your honesty by coupling it with ability, and make your ability valuable by devoting it to honest ends. Be on the level, but be very busy while you are on the level.

After all, thrift is merely the ability to do—to earn; and earning, to save. The ability that gets a man nowhere financially is a misdirected ability; for the man who applies himself to a definite end, and is honest in his application saves money as a natural sequence; and when you ask your banker to lend you money, his first question will be: "Have you any of your own?" If you can't take care of your money, what assurance has he that you will judiciously use the money he lends you? Character and capacity—the two big c's of credit, but leading to capital, the last big "C" without which you cannot succeed, and with which you are bound to win if you use it right.

Angell Day, Friday, October 13

Friday, October 13, has been designated as "Angell Day" in the public schools of Michigan. It is fitting that on that day the schools of this state should honor the memory of Dr. Jas. B. Angell, Michigan's Grand Old Man, who so long served and honored Michigan as the head of our splendid university.



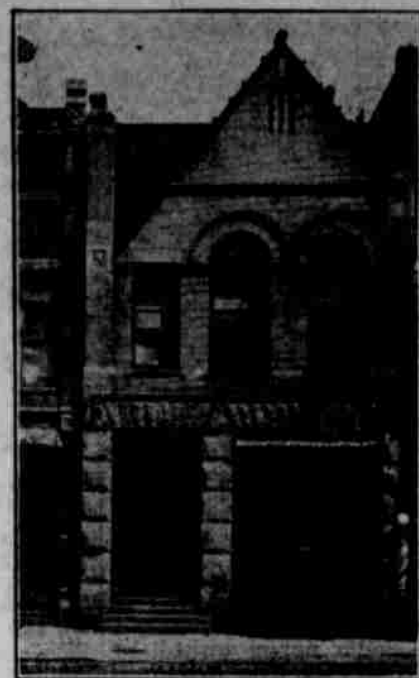
ST. JOSEPH-BENTON HARBOR DIVISION
Steamers leave daily. FARE: \$1.60 One Way; \$1.75 Round Trip.
The Michigan Trust Co., Receiver for
GRAHAM & MORTON LINE
Chicago Dock, Foot of Wall Street.
All steamers equipped with wireless and fitted out complying with the new Seaman's Law. Schedule subject to change without notice.

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\$13.73 \$27.45 \$54.89
\$109.78 \$219.78

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You supply the labor, we supply the system, and profits go entirely to you.

ASK US ABOUT IT

You will see on display this Season a multitude of Mixtures and among them but a few will be to your liking.



But we do invite your inspection of the Novelty Coats which we are showing, particularly those at \$16.50 to \$30.00.

These are cloths which one of our manufacturers was fortunate enough to obtain from abroad and, although the quantity was limited, we succeeded in getting our share of the made-up garments.

This, and other now coats that are exclusive and brimming with life, are open for your inspection.

And remember we are making every effort to give you unusual values in coats this season when desirable merchandise is scarce and prices are at their highest.

Lincoln's Quality Store

Belding, Michigan.